

“A study of emotional intelligence among middle level managers and it’s relation to the motivation, job-satisfaction and attrition level of employees” - (a case study at insurance sector based units at Mysore)

***Mrs.Gayatri Babu J,
Dr.Bhargav.S.V.Ramachandra

* Research scholar, Bharathiar University, Coimbatore
**Professor and Director, TTL College of B.M (MBA), Mysore, and research guide, Bharathiar University, Coimbatore

Abstract

The research paper would like through light on the importance and significance of the emotional intelligence and its assessment. The research paper tries to find whether there is any significant relationship between the level of emotional intelligence of the managers and the motivation level, job satisfaction and attrition level of the employees working under them. The researcher draws hypothesis on the basis that because of the emotional intelligence they (middle level managers) create a organizational environment with a particular level based on their tolerance limits and qualities which has direct bearing effect on the motivational level of the subordinate employees, the job-satisfaction level of the employees and the retention quality or the attrition level of the employees. The study has been conducted on the insurance companies in Mysore on their managers, development officers and the reporting staff and agents who directly and indirectly work under them.

The research paper finds that though there are many major elements of motivation of employees, job-satisfaction and attrition level of employees like salary and remuneration, promotions, incentives, bonus, peer group and other elements of organizational environment – the level of emotional environment has a deceive effect on these major issues of motivation and job-satisfaction

Key words: emotional intelligence, motivation, job-satisfaction, attrition rate, retention quality, tolerance limits, organisational environment.

1. Introduction:

As the Title of the research itself indicates that the research is into the study of Emotional Intelligence and it’s relation to motivation, job-satisfaction and attrition rate of employees in any organization. To be explicit the research would like to throw light on the relationship of emotional intelligence (Parameters) of the middle level managers in an organisation and find whether and how much is the bearing effect on the motivation of the employees (reporting to them) , the job-satisfaction level and the attrition level of the employees . The research case study has been conducted in the insurance company based units in Mysore. The insurance sector is basically a service sector and the researcher feels that the behavioral pattern, human relations handling ability, personality traits which are based on their emotional

Intelligence level and EI Quotient (co-efficient) will have a direct effect on the organisational environment and its parameters such as motivation level of the employees, the job-satisfaction level and the attrition level of the employees. The research is all about finding the crucial relationship between these organisational environment parameters.

2. Literature survey:

2.1 Introduction to Emotional intelligence:

There are many possible definitions of emotional intelligence, and many definitions can be found on the Internet. Many of these definitions stem from the popularizations of emotional intelligence found in the popular press and in popular books. The clear and scientifically useful definition of emotional intelligence, however, is recognizable because it takes the terms *emotion* and *intelligence* seriously. That is, the meaning of *emotional intelligence* has something specific to do with the intelligent intersection of the emotions and thoughts. For example: Emotional intelligence represents an ability to validly reason with emotions and to use emotions to enhance thought. A more formal definition is...EI as the capacity to reason about emotions, and of emotions to enhance thinking. It includes the abilities to accurately perceive emotions, to access and generate emotions so as to assist thought, to understand emotions and emotional knowledge, and to reflectively regulate emotions so as to promote emotional and intellectual growth.

Emotional intelligence refers to an ability to recognize the meanings of emotion and their relationships and to reason and problem-solve on the basis of them. Emotional intelligence is involved in the capacity to perceive emotions, assimilate emotion-related feelings, understand the information of those emotions, and manage them.

Emotion

In this model, emotion refers to a feeling state (including physiological responses and cognitions) that conveys information about relationships. For example, happiness is a feeling state that also conveys information about relationships -- typically, that one would like to join with others. Similarly, fear is a feeling state that corresponds to a relationship -- the urge to flee others.

Intelligence

In this model, intelligence refers to the capacity to reason validly about information. This use of the term emotional intelligence in this fashion is consistent with scientific literature in the fields of intelligence, personality psychology, and emotions. Verbal intelligence concerns the mental ability to reason with and about verbal information, and of verbal knowledge to enhance thought. Spatial intelligence concerns the mental ability to reason with and about spatial information (i.e., the shape of objects and their orientation in

space), and of spatial knowledge to enhance thought. The emotional intelligence is now taking an importance role in management analysis.

2.2 Newer definitions of EI*:

Mr.Kendra cherry defines with a plato's quote that "All learning has an emotional base.". He defined EI as follows: Emotional intelligence (EI) refers to the ability to perceive, control and evaluate emotions. Some researchers suggest that emotional intelligence can be learned and strengthened, while others claim it is an inborn characteristic. Since 1990, Peter Salovey and John D. Mayer have been the leading researchers on emotional intelligence. In their influential article "Emotional Intelligence," they defined emotional intelligence as, "the subset of social intelligence that involves the ability to monitor one's own and others' feelings and emotions, to discriminate among them and to use this information to guide one's thinking and actions" (1990).

2.3 The Four Branches of Emotional Intelligence

Salovey and Mayer proposed a model that identified four different factors of emotional intelligence: the perception of emotion, the ability reason using emotions, the ability to understand emotion and the ability to manage emotions.

1. **Perceiving Emotions:** The first step in understanding emotions is to accurately perceive them. In many cases, this might involve understanding nonverbal signals such as body language and facial expressions.
2. **Reasoning with Emotions:** The next step involves using emotions to promote thinking and cognitive activity. Emotions help prioritize what we pay attention and react to; we respond emotionally to things that garner our attention.
3. **Understanding Emotions:** The emotions that we perceive can carry a wide variety of meanings. If someone is expressing angry emotions, the observer must interpret the cause of their anger and what it might mean.
4. **Managing Emotions:** The ability to manage emotions effectively is a key part of emotional intelligence. Regulating emotions, responding appropriately and responding to the emotions of others are all important aspect of emotional management.

According to Salovey and Mayer, the four branches of their model are, "arranged from more basic psychological processes to higher, more psychologically integrated processes. For example, the lowest level branch concerns the (relatively) simple abilities of perceiving and expressing emotion. In contrast, the highest level branch concerns the conscious, reflective regulation of emotion" (1997).

1.4 A Brief History of Emotional Intelligence:

Chronologically the history of the development of emotional intelligence as a major issue of study could be outlined as follows:

1. 1930s – Edward Thorndike describes the concept of "social intelligence" as the ability to get along with other people.
2. 1940s – David Wechsler suggests that affective components of intelligence may be essential to success in life.
3. 1950s – Humanistic psychologists such as Abraham Maslow describe how people can build emotional strength.
4. 1975 - Howard Gardner publishes *The Shattered Mind*, which introduces the concept of multiple intelligences.
5. 1985 - Wayne Payne introduces the term emotional intelligence in his doctoral dissertation entitled "A study of emotion: developing emotional intelligence; self-integration; relating to fear, pain and desire (theory, structure of reality, problem-solving, contraction/expansion, tuning in/coming out/letting go)."
6. 1987 – In an article published in *Mensa Magazine*, Keith Beasley uses the term "emotional quotient." It has been suggested that this is the first published use of the term, although Reuven Bar-On claims to have used the term in an unpublished version of his graduate thesis.
7. 1990 – Psychologists Peter Salovey and John Mayer publish their landmark article, "Emotional Intelligence," in the journal *Imagination, Cognition, and Personality*.
8. 1995 - The concept of emotional intelligence is popularized after publication of psychologist and New York Times science writer Daniel Goleman's book *Emotional Intelligence: Why It Can Matter More Than IQ*.

1.5 Measuring Emotional Intelligence:

"In regard to measuring emotional intelligence -criterion-report (that is, ability testing) is the only adequate method to employ. Intelligence is ability, and is directly measured only by having people answer questions and evaluating the correctness of those answers." --John D. Mayer¹

a) **Reuven Bar-On's EQ-I:** A self-report test designed to measure competencies including awareness, stress tolerance, problem solving, and happiness. According to Bar-On, Emotional intelligence is an array of noncognitive capabilities, competencies, and skills that influence one's ability to succeed in coping with environmental demands and pressures."

b) **Multifactor Emotional Intelligence Scale (MEIS)**

An ability-based test in which test-takers perform tasks designed to assess their ability to perceive, identify, understand, and utilize emotions.

c) **Seligman Attributional Style Questionnaire (SASQ)**

Originally designed as a screening test for the life insurance company Metropolitan Life, the SASQ measures optimism and pessimism.

d) **Emotional Competence Inventory (ECI)**

Based on an older instrument known as the Self-Assessment Questionnaire,

the ECI involves having people who know the individual offer ratings of that person's abilities on a number of different emotional competencies.

2.6. Introduction to motivation theories

There are a number of different views as to what motivates workers. The most commonly held views or theories are discussed below and have been developed over the last 100 years or so. Unfortunately these theories do not all reach the same conclusions!

Taylor: Frederick Winslow Taylor (1856 – 1917) put forward the idea that workers are motivated mainly by pay. His Theory of Scientific Management argued the following: Workers do not naturally enjoy work and so need close supervision and control Therefore managers should break down production into a series of small tasks Workers should then be given appropriate training and tools so they can work as efficiently as possible on one set task Workers are then paid according to the number of items they produce in a set period of time- piece-rate pay. As a result workers are encouraged to work hard and maximise their productivity. Taylor's methods were widely adopted as businesses saw the benefits of increased productivity levels and lower unit costs. The most notably advocate was Henry Ford who used them to design the first ever production line, making Ford cars. This was the start of the era of mass production.

Taylor's approach has close links with the concept of an autocratic management style (managers take all the decisions and simply give orders to those below them) and Macgregor's Theory X approach to workers (workers are viewed as lazy and wish to avoid responsibility). However workers soon came to dislike Taylor's approach as they were only given boring, repetitive tasks to carry out and were being treated little better than human machines. Firms could also afford to lay off workers as productivity levels increased. This led to an increase in strikes and other forms of industrial action by dis-satisfied workers.

Mayo Elton Mayo (1880 – 1949) believed that workers are not just concerned with money but could be better motivated by having their social needs met whilst at work (something that Taylor ignored). He introduced the Human Relation School of thought, which focused on managers taking more of an interest in the workers, treating them as people who have worthwhile opinions and realising that workers enjoy interacting together. Mayo conducted a series of experiments at the Hawthorne factory of the Western Electric Company in Chicago He isolated two groups of women workers and studied the effect on their productivity levels of changing factors such as lighting and working conditions. He expected to see productivity levels decline as lighting or other conditions became progressively worse what he actually discovered surprised him: whatever the change in lighting or working conditions, the productivity levels of the workers improved or remained the same. From this Mayo concluded that workers are best motivated by:

Better communication between managers and workers (Hawthorne workers were consulted over the experiments and also had the opportunity to give feedback)

Greater manager involvement in employees working lives (Hawthorne workers responded to the increased level of attention they were receiving)

Working in groups or teams.(Hawthorne workers did not previously regularly work in teams)

In practice therefore businesses should re-organise production to encourage greater use of team working and introduce personnel departments to encourage greater manager involvement in looking after employees' interests. His theory most closely fits in with a paternalistic style of management.

Many more theories have been put forward by Maslow the hierarchy of needs, the Herzberg's theory of motivators and de-motivators –hygiene factors are of great importance as far as assessing and understating the motivation level of employees of nay organisation. Now employee Empowerment, enlargement, enrichment, engagement theories of motivating the employees for the better organizational performance.

The present research would like bring fourth whether and how much is the relationship of EI with the motivational level of employees and how EI and EI training could be motivate employees better.

Reference: Author: Jim Riley Last updated: *Sunday 23 September, 2012 turor2u – strategic e-commerce –market place – GCSE and IGCSE business studies.*

2.8 Introduction to job-satisfaction:

Job satisfaction is how content an individual is with his or her job. Scholars and human resource professionals generally make a distinction between affective job satisfaction ^[1] and cognitive job satisfaction. Affective job satisfaction is the extent of pleasurable emotional feelings individuals have about their jobs overall, and is different to cognitive job satisfaction which is the extent of individuals' satisfaction with particular facets of their jobs, such as pay, pension arrangements, working hours, and numerous other aspects of their jobs.

At its most general level of conceptualization, job satisfaction is simply how content an individual is with his or her job. At the more specific levels of conceptualization used by academic researchers and human resources professionals, job satisfaction has varying definitions. Affective job satisfaction is usually defined as a uni-dimensional subjective construct representing an overall emotional feeling individuals have about their job as a whole.^{[1][2][3][4]} Hence, affective job satisfaction for individuals reflects the degree of pleasure or happiness their job in general induces.

Cognitive job satisfaction is usually defined as being a more objective and logical evaluation of various facets of a job. As such, cognitive job satisfaction can be uni-dimensional if it comprises evaluation of just one aspect of a job, such as pay or maternity leave, or multidimensional if two or more facets of a job are simultaneously evaluated. Cognitive job satisfaction does not assess the degree of pleasure or happiness that arises from specific job facets, but rather gauges the extent to which those job facets are judged by the job holder to be satisfactory in comparison with objectives they themselves set or with other jobs. While cognitive job satisfaction might help to bring about affective job satisfaction, the two constructs are distinct, not necessarily directly related, and have different antecedents and consequences.^[2]

One of the largest and biggest preludes to the study of job satisfaction was the Hawthorne studies. These studies (1924–1933), primarily credited to Elton Mayo of the Harvard Business School, sought to find the effects of various conditions (most notably illumination) on workers' productivity. These studies ultimately showed that novel changes in work conditions temporarily increase productivity (called the Hawthorne Effect). It was later found that this increase resulted, not from the new conditions, but from the knowledge of being observed. This finding provided strong evidence that people work for purposes other than pay, which paved the way for researchers to investigate other factors in job satisfaction.

Scientific management (aka Taylorism) also had a significant impact on the study of job satisfaction. Frederick Winslow Taylor's 1911 book, *Principles of Scientific Management*, argued that there was a single best way to perform any given work task. This book contributed to a change in industrial production philosophies, causing a shift from skilled labor and piecework towards the more modern of assembly and hourly wages. The initial use of scientific management by industries greatly increased productivity because workers were forced to work at a faster pace. However, workers became exhausted and dissatisfied, thus leaving researchers with new questions to answer regarding job satisfaction. It should also be noted that the work of W.L. Bryan, Walter Dill Scott, and Hugo Munsterberg set the tone for Taylor's work.

Some argue that Maslow's hierarchy of needs theory, a motivation theory, laid the foundation for job satisfaction theory. This theory explains that people seek to satisfy five specific needs in life – physiological needs, safety needs, social needs, self-esteem needs, and self-actualization. This model served as a good basis from which early researchers could develop job satisfaction theories.

Job satisfaction can also be seen within the broader context of the range of issues which affect an individual's experience of work, or their quality of working life. Job satisfaction can be understood in terms of its relationships with other key factors, such as general well-being, stress at work, control at work, home-work interface, and working conditions.

2.9. Introduction to attrition and its causes:

The article states that “Hiring and employee retention have been identified as the “key challenges” in managing and measuring employee productivity, according to a survey conducted among more than 200 HR managers across industries. Releasing the Workforce Productivity India 2012 report on Friday, James Thomas, Country Manager – India Operations, Kronos Inc., said the survey revealed that HR managers in many Indian companies were “too caught up in firefighting” attrition that they were less able to focus on the more strategic objectives of their business operations. “While measuring productivity among the blue collar workforce is relatively easier, HR managers complain that measuring productivity of the mid-level managerial segment proves difficult,”

Mr. Thomas said. The survey identified “inaccurate” manpower planning and managing absenteeism, especially unplanned absenteeism, as key worries of HR managers. More than half the respondents reported that they were managing workforce scheduling manually or through the use of spreadsheets instead of employing automated digital tools. “Absenteeism, especially when it is unscheduled, costs companies heavily because typically, replacement workers are only 75 per cent as productive as the regular workers they replace,” Mr. Thomas observed. More than half the respondents said their companies do not use “integrated processes and systems” to measure productivity, he said.

“In reality, hiring and retaining talent are not the most important problems that HR managers face,” Mr. Thomas observed. HR managers, he said, needed to get more involved in business organisations' “strategic objectives” such as those relating to measuring and rewarding productivity.

Attrition may refer to the gradual reduction of the size of a workforce by not replacing personnel lost through retirement or resignation:

- Physical wear
- Attrition warfare, the military strategy of wearing down the enemy by continual losses in personnel and material
- Loss of personnel by Withdrawal (military)
- Attrition (medicine, epidemiology), the loss of participants during an experiment
- Attrition (dental), the loss of tooth structure by mechanical forces from opposing teeth
- Attrition (weathering), the wearing a way of rocks in the sea
- Imperfect contrition, also known as attrition, in Catholic theology
- Customer attrition, loss of business clients or customers
- Language attrition, the loss of a first or second language or a portion of that language by either a community or an individual
- War of Attrition, a limited war fought between Egypt and Israel from 1968 to 1970
- Employees leaving a company to join somewhere else

2. Research question :

The evolution of mankind is more than 50,000 years from now when the human being behaved on the basic instincts and was controlled and ruled by him emotions basically and evolution of a civilized society where the man behaves within the limitations of civilized world for the good of himself and the society around him. The emotional intelligence is the ability of man to overcome 50,000 years emotional behavior by 5000 years civilized behavior for his progress and wellbeing in the organization he works and in his family life and social circles to be happy and prosperous. But we see the failure of among many managers in organisations leading to effect on the efficiency and effective working and organisational environment. How this EI if at all has effect on the motivation, job satisfaction and the attrition level of the employees is the research question of this thesis. The research is conducted on the insurance units in Mysore.

3. Research Objectives:

As the Title of the research suggests the research is addressing the majorly emotional Intelligence and it's relation to motivation, job-satisfaction and attrition rate of employees in any organisation. The research is focused on finding the relationship of emotional Intelligence variables with motivation, job-satisfaction and attrition variables in insurance based units in Mysore. The research would be conducted on a sample of middle level managers and subordinate employees (reporting to managers) selected out of employees working in these sample units at Mysore.

The overall objective of the present research could be split up into the study of following emotional Intelligence parameters and their following effects :-

- a) EI level of the middle level managers (self assessment)
- b) EI level of the middle level managers assessed by their subordinate employees
- c) EI level of the Employees reporting to managers.
- d) EI level of managers and motivation level of the subordinate employees.
- e) EI level of managers and job-satisfaction level of the subordinate employees.
- f) EI level of managers and attrition level of the subordinate employees.

And to study how these parameters have affected overall organisational human resource environment in these survey units.

The objectives of the research are listed as follows;

The main research objective of the thesis is to finding the relationship of emotional Intelligence* (EI*) level of managers with motivation, job-satisfaction and attrition level of the subordinate employees (reporting to middle level managers) s in insurance based units at Mysore.

The objectives of the research could be listed as follows:

- I. To study the level of emotional Intelligence -EI of managers in the survey units.
- II. To study the level of emotional Intelligence -EI of subordinate employees in the survey units.

- III. To find whether is there any relationship between emotional Intelligence - EI level of managers and the motivation of the subordinate employees
- IV. To find whether is there any relationship between emotional Intelligence - EI level of managers and the job-satisfaction of the subordinate employees.
- V. To find whether is there any relationship between emotional Intelligence - EI level of managers and the attrition level of the subordinate employees.
- VI. To find whether the training programmes can change the emotional intelligence of employees.(managers and subordinate employees).
- VII. To arrive at suitable findings and conclusions useful for the manufacturing units in specific and others industries in general with regard to subject matter of research.

The Researcher has conducted a preliminary sample study by way of discussions and interviews with the selected managers and subordinate employees and has designed the following NULL hypotheses:

1. **Ho₁** The level of emotional Intelligence are NOT evenly distributed among survey units in Mysore.
2. **Ho₂** The level of emotional Intelligence are NOT evenly distributed between managers and subordinate employees survey units in Mysore.
3. **Ho₃** There is NO relation-ship between the emotional Intelligence of managers and the motivation of the subordinate employees
4. **Ho₄** There is NO relation-ship between the emotional Intelligence of managers and the job-satisfaction of the subordinate employees.
5. **Ho₅** There is NO relation-ship between the emotional Intelligence of managers and the attrition of the subordinate employees.
6. **Ho₆** The training programme can not change the EI levels among the managers and the subordinate employees.

The following hypothesis have been framed by the initial survey to be investigated by primary and secondary research survey on the relationship of emotional Intelligence* (EI*) level of managers with motivation, job-satisfaction and attrition level of the subordinate employees (reporting to middle level managers) s in insurance based units at Mysore and their correlation and whether changes that can brought out by EI training programmes can change the levels of motivation, job-satisfaction and attrition level of the subordinate employees (reporting to middle level managers) lead the company to have higher internal HR core competencies among survey units.

4. Research methodology :

The research methodology of this research would involve a primary research by way of random sample survey on managers and subordinate employees (reporting to managers) in selected five insurance based unit in Mysore to find the level of emotional Intelligence among managers and employees of the organisation and its relationship to motivation, job-satisfaction and attrition level of the subordinate employees. The methodology also include besides this sample survey the secondary survey of Books, management journals, research organization records and research magazines, conference proceedings and HR reports, bulletins and policy books of the sample survey units with additional information from web sources

5.1 Sample survey:

The study mainly goes into research through a primary sample survey to find the level of EI* among the managers and employees (reporting to managers) and its relationship to motivation, job-satisfaction and attrition level of the subordinate employees, by way of a random sample survey of the respondents through a questionnaire study conducted on selected five insurance based unit in Mysore. This primary survey would be coupled with the discussions and interviews with chief managers and location heads of the units of sample organisations to cater subtle information regarding the subject matter of research.

The random sample of selected respondents will be drawn from the managers and employees reporting to them, from five insurance based units in Mysore. This is to ascertain the level of relationship between research parameters. The independent parameter is the emotional intelligence (level) and the dependent parameters of research are motivation, job-satisfaction and attrition levels of the employees (reporting the managers).

The research has designed the null hypothesis with regard to the objectives of the research and the same would be tested under statistical study using random sampling methods, stratification techniques and suitable statistical tests.

A set of questionnaire would be designed with regard to the levels of EI among the managers by their own self assessments and their levels of EI as assessed by their subordinate employees, the levels of motivation among the employees, the level of job-satisfaction and the level of attrition among the employees (specifically those reporting to the research respondent managers) and are focused on the relationship between the independent variables and dependent variables of the research. The questionnaires are supplied to both classes of respondents i.e managers and other employees (reporting to managers) drawn from these survey units at Mysore.

The Primary data analysis is conducted in two fold pattern. First level discussion is made with the respondents and the second level is the distribution of separate set of questionnaire designed for respondents who are managers and also respondents drawn from those employees reporting to these managers. The primary data so collected will be analysed using suitable statistical tools of like averaging, summarizing, chi-square tests and the objectives are addressed and hypothesis are tested and the results are analyzed and suggestions are arrived at before the final conclusion are drawn.

The secondary data such as text Books, management journals – national and international, research organization records and research magazines, conference proceedings are used to understand the basic aspects of EI - the emotional intelligence motivation, job-satisfaction and attrition causes of the employees (reporting the managers) (which are the prime pillars of human resource environment and culture of any organisation) of insurance units in India and abroad and also review of recent research papers published addressing the same issue and subject matter of the research.

5.2 Primary Survey Study:

The organizations selected for this research are as follows:

- 1 Life insurance Corporation
- 2 Reliance Life Insurance co
- 3 HDFC life insurance co
- 4 Kotak Mahindra Insurance co
- 5 Bajaj alliance insurance Company

These five leading insurance companies operating in Mysore are selected for the research. These units have undergone growth and popularity over a decade time and are continuously trying to build their HR core competencies to face globalization challenges.

The research is focus on the insurance sector units operating at Mysore. The survey is conducted on the managers and reporting employees from these five insurance based units operating at Mysore. The number of the managers and employees is based on the size of the units working in Mysore.

The managers of the survey include office managers, area / regional managers (who recruit advisors, agents and consultants) and trainers - training officers (for consultants and agents) and officers who manage the office staff and workers.

The employees reporting to these managers (office managers or to area / regional managers, other officers and trainers - training officers) are the staff and other employee working at office and also include the external employees like agents, consultant and advisors.(included as employees reporting to managers)

The stratification of data of respondents selected for the research is as follows:

Managers	subordinate employees	Total
Unit 1 – 20	unit1 150	Total = 170
Unit 2 - 10	unit2 70	Total= 80
Unit 3 - 10	unit 3 70	Total= 80
Unit 4 - 10	unit 4 50	Total= 60
Unit 5 - 10	unit 5 50	Total= 60
----- 60	----- 390	----- = 450 nos.

The sample size and sample organisations were classified as follows for the sake of this research study. The survey will be conducted with a sample study on randomly selected numbers of respondents from all the above cadres which are stratified under the different unit levels above mentioned (so that the

generic results as well as stratified results in each units and cadre could be arrived at by research).

5.3 The summary of sample of respondents are given below:

Two separate questionnaires are designed one for the managers (sample size of 60) and one for the subordinate employees reporting to these managers (sample size 390) and the samples are drawn within each organisation on random basis for arriving at authentic research conclusions. The stratification design is followed for macro and micro understanding of the system and to arrive at conclusions with regard to each survey units, cadre, other classification within the survey organisations.

5.4 Data collection and analysis methods:

The primary data collected out of questionnaire survey would be stratified, averaged, studied and after a proper analysis through a suitable statistical test and the interpretations would be drawn and hypothesis of the research are put to test of proof.

The secondary data such as text books, national and international management journals, research organization records and research magazines, national and international conference proceedings, related web sites besides company HR reports of insurance companies in India are visited and analysed to have a deeper understanding of this subtle subject of research i.e emotional intelligence and its effect on organisational environment components such as motivation, job-satisfaction and attrition level of employees in India and abroad.

The research has designed the null hypothesis with regard to the objectives of the research and the same would be tested under statistical study using, random sampling methods, stratification techniques and suitable statistical tests, before the final conclusions are drawn.

8. Significance of the study:

The study would contribute significantly in understanding the process of emotional intelligence and how the level of EI among managers could affect the main organisational environment parameters of motivation, job-satisfaction and attrition level of employees. The research would like to go into the aspect whether there is substantial relationship between the emotional intelligence (independent parameter) and the motivation, job-satisfaction and attrition level of the employees (dependent parameters) of any organisation. This will help to design suitable training programme to change and modify the EI levels of the employees especially the managers to bring changes in organisational human resource environment and its main components of motivation, job-satisfaction and bringing down the attrition and turnover of employees there by bringing a stable and strong organisation with core HR competencies.

So the study has significance as it could lead to conclusions which would be simulated and advantages could be realized not only for insurance service units but also in other service sector organisations. The Study also helps to investigate the power of EI - emotional intelligence parameters as HR strategies to create successful and suitable systems and culture.

The researchers focus to understand the new models of emotional intelligence through this research will be helpful for every manager in any sector. There is a great utility in new-model that the researcher would sincerely try to find, will leads any firm, company or organisation to greater heights of success for the betterment of all the stake holders and society as a whole.

9. Limitations of research:

As the research and survey is limited to the analysis of five insurance based units at Mysore and the number of units selected for the research is the first limitation. The research has limited itself in selecting units from service sector only. The numbers of respondents selected are around 60 managers and 390 employees out of hundreds of managers and thousands of employees and agents working in these survey units would also act as a limitation of research.

To adopt the conclusions of this research study with regard to bring changes in the EI of managers or employing managers with better EI levels to bring better motivation among employees , job satisfaction among them and bring down employees turnover and attrition in any other organizations in any other sector, the state, zone, area and sector specific changes and modifications might be required and the researcher is confident that it would help for creation better human resource environment in those organisations.

10. The summery of the findings and suggestions of the thesis :

The researcher has tested the hypothesis on the basis of the questionnaire survey of the middle level managers and how it has affected the three major components of the organization environment i.e. motivation level, job-satisfaction level and the attrition level

The research has found strong evidence that the emotional intelligence of middle level managers create a organizational environment with a particular quality level (assessed on and based on their tolerance limits and other emotional qualities) and will have direct bearing effect on the motivational level of the subordinate employee directly reporting to them.

The study found that the quality of the organizational environment created by the level of EI of managers dictate the job-satisfaction level of the employees

The study showed that higher the EI level higher the retention quality of employees and consequently lower or the attrition level of the employees in these organisations.

The study found that though there are many other major factors affecting the motivational parameters and job-satisfaction parameters like ambiance quality of work place, remuneration, perks, incentives, promotions, awards and rewards for better work and performance, HR policies and procedures, the employee annual assessment criteria's and methods, peer group and other elements of organisational environment the study strongly showed that EI factors and how the managers treat their subordinates is becoming utmost important factor of motivation, job-satisfaction and attrition level of employees of the organisation.

The research has found conclusively that though there are many major elements of motivation of employees, job-satisfaction and attrition level of level of emotional environment has a deceive effect on these major issues of motivation and job-satisfaction

11. Final conclusions and scope for further research:

The researcher would sincerely found the importance, significance and how improving the EI- emotional intelligence level of the managers by way of special training and counseling sessions and appointment of counselors and psychologists at the industrial concerns would go a long way improving the motivation level and commitment of employees to the organisation ,their job-satisfaction levels and the improve the retention quality of each individual employees working under these managers who have their tempers under control and exercise cool-temper-minded-ness in all situations of crisis, conflict and human relation break-down conditions between employees and between employees and managers and thereby reduces the attrition level of employees especially in any service sector.

These suggestions, models and conclusions that could be used to benchmark the organization's recruitment policy to recruit managers with better EI levels and EI based training programme for improving EI level of employees already existing managers to bring conducive organisational environment where all employees can be emotionally happy and contribute to their maximum effortlessly for the organisation in a homely environment of safety, security and peace.

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